

PATENT APPLICATION  
Docket No. 14698.1.1

**AUG 29 2005**

In re application of

Brian R. Gephart et al.

Serial No.: 09/918,781

Filed: July 31, 2001

Confirmation No.: 3286

For: ELECTRONIC PAYMENT SYSTEM  
EMPLOYING SELECTIVELY ACTIVATABLE  
LIMITED-USE ACCOUNT NUMBER

**Examiner:** Harish T. Dass

## CERTIFICATE OF TRANSMISSION BY FACSIMILE

I hereby certify that the following documents are being facsimile transmitted to United States Patent and Trademark Office at Fax No. 571.273.8300, on the 29<sup>th</sup> day of August 2005.

- Transmittal Letter (3 pages) (in duplicate)
- Amendment "A" and Response (13 pages)

Respectfully submitted,

Carl R. ...

**CARL T. REED**  
Attorney for Applicant  
Registration No. 45,454  
Customer No. 022913  
Telephone No. 801.533.9800

C:\R:\d\w  
D:\W0000015310V001.doc

RICHARD D. NYDEGGER  
 BRIAN P. LORIMER  
 THOMAS R. VICKENHILL  
 LARRY K. LAYMAN  
 JONATHAN W. RICHARDS  
 DAVID K. WRIGHT  
 JOHN C. STEPHAN  
 JOHN M. COYNE  
 CHARLES L. RICHARDS  
 DANA L. TARGUEN  
 ERIC L. MANNING  
 CHARLES J. VIVIERA  
 KEVIN L. PHILLIPS  
 RICHARD C. GILMORE  
 STEPHEN A. BRENNAN  
 K. BRYAN ISRAELSON  
 DAVID R. TOTH  
 DAVID B. DILLON  
 L. DAVID GORDON  
 ADAM J. LEE  
 FRANK D. ROY  
 CARL T. REED

# WORKMAN | NYDEGGER

INTELLECTUAL PROPERTY ATTORNEYS

1000 EAST GATE TOWER  
 60 EAST SOUTH TEMPLE  
 SALT LAKE CITY, UTAH 84111  
 TELEPHONE: (801) 533-9800  
 FAX: (801) 328-1707  
 WEBSITE: HTTP://WWW.WNLAW.COM

RECEIVED  
 CENTRAL FAX CENTER

AUG 29 2005

PATENT APPLICATION

Docket No. 14698.1.1

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

Brian R. Gephart et al.

Serial No.: 09/918,781

Filed: July 31, 2001

Confirmation No.: 3286

For: ELECTRONIC PAYMENT SYSTEM  
 EMPLOYING SELECTIVELY ACTIVATABLE  
 LIMITED-USE ACCOUNT NUMBER

Examiner: Harish T. Dass

Mail Stop AMENDMENT  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

### TRANSMITTAL FOR AMENDMENT "A" AND RESPONSE

Sir:

Transmitted herewith is an Amendment "A" and Response for entry in the above-identified application.

X Small entity status of this application under 37 C.F.R. § 1.9 and § 1.27 has been established by a verified statement previously submitted.

— To secure the approval of the Examiner for proposed amendments to the drawings, enclosed are the following:

— Letter to the Official Draftsperson;

W. PETER FRIEDMAN, JR.  
 PETER E. MALLEN, JR.  
 J. REE STARR, III  
 WILLIAM R. RICHTER  
 ERIC M. KAMMERER  
 ROBERT E. AYER  
 JENNIFER J. JENSEN  
 MICHAEL H. DODD  
 KEVIN W. STORR  
 WILLIAM J. ALDAY  
 RYAN D. BENSON  
 YARA D. JONES  
 TIGER KECUT  
 JARNA L. JENSEN  
 MATTHEW D. JORD  
 J. LAMAR OLLIAM  
 MICHAEL J. BRONSTEIN  
 JOSEPH L. KLEIN  
 HENRY A. HARTEN  
 BRUCE E. JOHNSON  
 MATTHEW A. BARLOW  
 WENDEY C. ROYANOFF  
 ANDREW S. HANSEN  
 CHAD E. NYDEGGER  
 JOSEPH C. PIA  
 CLINTON E. DUKI  
 RYAN N. FARR  
 JAMES R. BELSH  
 KIRK R. HARRIS  
 KYLE SCHMIDT  
 MICHAEL M. DALLARD  
 DAVID A. JORDAN  
 STEPHEN K. JENSEN  
 JONATHAN M. BENNETT, III

VERNON R. RICE  
 OF COUNSEL

\* Admitted only in California  
 \* Admitted only in Virginia

August 29, 2005  
Page 2

RECEIVED  
CENTRAL FAX CENTER

AUG 29 2005

- \_\_\_\_ Set of \_\_\_\_\_ ( ) sheets of drawings containing figures \_\_\_\_\_ including the proposed amendments therein; and
- \_\_\_\_ A duplicate set of the \_\_\_\_\_ ( ) sheets of drawings with the changes therein highlighted in red.
- \_\_\_\_ To render the transmitted Amendment "\_\_\_\_" timely filed enclosed are the following:
- \_\_\_\_ Petition for a \_\_\_\_\_-Month Extension of Time; and
- \_\_\_\_ Check No. \_\_\_\_\_ in the amount of \$ \_\_\_\_\_ to cover the fee for the extension of time.
- X A Certificate of Facsimile Under 37 C.F.R. § 1.10.
- X No other fee is required.

The fee has been calculated as follows:

			SMALL ENTITY		LARGE ENTITY	
CLAIMS REMAINING AFTER	HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE	ADD'L FEE	RATE	ADD'L FEE
TOTAL 21	MINUS 21	= 0	X		X	
INDEPENDENT 4	MINUS 4	= 0	X		X	
1 <sup>st</sup> PRESENTATION OF MULTIPLE DEPENDENT CLAIM			+ _____		+ _____	
			TOTAL		TOTAL	

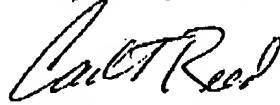
- \_\_\_\_ Check No. \_\_\_\_ in the amount of \$ \_\_\_\_ is enclosed to cover the additional claim fee.
- \_\_\_\_ Please charge my Deposit Account No. 23-3178 in the amount of \_\_\_\_\_.
- X The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 23-3178.
- X Any filing fees under 37 CFR 1.16 for the presentation of extra claims.
- X Any patent application processing fees under 37 CFR 1.17.
- X A duplicate copy of this transmittal letter is attached.

August 29, 2005  
Page 3

---

Dated this 29<sup>th</sup> day of August 2005.

Respectfully submitted,



CARL T. REED  
Attorney for Applicant  
Registration No. 45,454  
Customer No. 022913  
Telephone No. 801.533.9800

CTR:dfw  
DFW0000015310V001.doc

